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PATENT
Customer No. 22,852
Attorney Docket No. 05793.3031-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Mayur MANIAR et al.) Group Art Unit: 3621
)
Application No.: 09/651,320) Examiner: B. Bayat
)
Filed: August 31, 2000) Confirmation No. 3899
)
For: METHOD FOR ESTABLISHING A)
CREDIT LIMIT)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT AND REQUEST FOR RECONSIDERATION

In reply to the Office Action mailed December 22, 2004, Applicants request that
this application be amended as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments follow the Amendments section of this paper.